

Cunningham Lindsey U.S., Inc.

235 Bear Hill Road Suite 102 B , Waltham, MA 02451  
Telephone (781) 890-1596 Facsimile (781) 890-3819



March 11, 2004

AMERICAN SECURITY INSURANCE COMPANY  
P. O. BOX 740252  
ATLANTA, GA 30374-0252

Attn: Runan Belcher

Claim No: CO4001660  
Insured: Joan Charles  
Policy No : 100540636  
Policy Term:  
Date of Loss: 2/1/2004  
Type of Loss: FIRE AND LIGHTNING - HO  
Location of Loss: 14 Ditson St. , Dorchester, MA 02122  
Agent/Broker:  
Our File No.: 100812003109

#### SECOND REPORT

#### ASSIGNMENT/CONTACT:

We received this assignment from your Company on February 4, 2004 and contacted the insured that same date. Our actual inspection was completed on February 19, 2004

#### ESTIMATED LOSS:

<u>ITEM</u>	<u>INSURANCE CARRIED</u>	<u>ESTIMATED LOSS</u>
Building Less depreciation	not provided	\$ 106,839.00 <u>\$ 18,271.00</u>
Total ACV Claim:		\$ 88,568.00

Please note: We were not provided with the insured's policy deductible amount, therefore, we have not applied it to the total ACV claim amount.

#### COVERAGE:

Coverage was provided us by your Company under your policy number 100540636. The policy is issued to Joan Charles. Ms. Charles appears to have resided at 14 Ditson Street, Dorchester, Massachusetts, 02122. We were not provided with any policy effective dates or coverage amounts and, therefore, cannot comment on those figures. We ask you to please

provide us with the building policy coverage limit as well as the insured's policy deductible.

**INSURED:**

The insured in this matter is Joan Charles who appears to have resided at 14 Ditson St., Dorchester, Mass.

**RISK:**

The risk is a three-story, wood frame building that appears to be utilized by your insured as her primary residence and rental income property. The dwelling appears to be maintained in good overall conditions. It measures 33 x 60 and is three stories high. The loss consists of a flat, built up roof and has vinyl siding.

**CAUSE AND ORIGIN:**

The fire appears to have originated in the third floor kitchen or on the third floor rear porch. The kitchen is located in the rear of the dwelling and it appears that the most intensive heat of the fire did occur on the rear section of the third floor.

- We seek your Company's direction as to whether you wish us to hire a cause and origin expert to determine the exact cause and origin of this loss. We have forwarded the attached fire report request form to the City of Boston Fire Department. Upon receipt of that Report, we will be able to comment further on the exact cause and origin of this loss.

**Fire Investigation:**

As mentioned above, we have forwarded the attached Fire Report request form to the City of Boston Fire Department. In our discussion with them, they indicated they would forward this Report within two days of receipt of our request.

**Experts:**

As indicated above, we seek your Company's position on whether you wish us to obtain the services of a cause and origin expert.

**ADJUSTMENT:**

We have not received any response to our attached letter that we sent to the additional insured. Once we arrived at the insured's dwelling, we discovered that the front door had a padlock, at which time we did inspect the exterior damage. During our inspection we were confronted by several persons in the area inquiring what our intentions were in walking around in the insured's dwelling. We communicated to them that we were insurance adjusters investigating this loss, at which time the insured's neighbor indicated to us that he had the keys to the padlock and that he would allow us access to inspect the property.

We began our investigation on the third floor where we believe the fire originated and we determined that the kitchen and rear hallway sustained extensive structural damage. Please note, the flat, built up roof also sustained structural damage to the roof framing. We ask you to please refer to our attached photographs for the best description of this damage. During our investigation, we also determined that once the building was on fire, there was exposure

damage to both houses located on either side of the insured's dwelling. Please see our attached diagram that shows the dwelling located at 31 Josephine Street that is located directly

behind the insured's dwelling and the dwelling located on the left of the insured's dwelling that is number 10 Ditson Street. At the time of our inspection, we could not access either of these homes as noone came to answer the door. Therefore, we are unaware who owns of these properties. However, we do believe that the homeowners of both dwellings most likely reported their losses to their own homeowner carriers.

Building:

As indicated above, the insured's dwelling sustained extensive fire damage to the third floor, exterior, rear porches and roof. The two floors located below also sustained water damage from the activity of the firemen. We have prepared the attached, detailed building estimate addressing all necessary repairs based on our inspection, that totals \$106,839.00 less depreciation of \$18,271.00 for a total ACV claim of \$88,568.00. Please note, we have not applied the insured's policy deductible as the amount was not provided to us.

PILR:

Please see the attached PILR which we have forwarded to ISO Claims Services, per your Company's request.

FURTHER ACTIVITIES:

This is the present status of our file. We will now diary our file ahead an additional thirty days while we await your Company's response on how you wish us to proceed with the handling of this loss.

Sincerely,  
**Cunningham Lindsey U.S., Inc.**

Ian C. Young, Adjuster

Enc: Our detailed building estimate.  
Fire Report request form.  
Loss photographs.  
Diagram.

## DIAGRAM

Insured:	Joan Charles	Policy No.:	Claim No.:
Location:	#31 Josephine St.		
		Our File No.: 100812003109	
<p><u>- Fire Exposure Damage</u></p>			
Adjuster:	Ian C Young	Scale:	MIA
		Date:	March 9, 2004

# Adjuster Summary

Claim #

04-10231

Cunningham Lindsey U.S., Inc.					
Adjuster IntegriClaim	235 Bear Hill Road Suite 102B Waltham, MA 02451	March 8, 2004			
Phone		fire caused structural and			
Fax		cosmetic damage			
Insured Name Charles, Joan					
Loss Address 14 Dilson St., Dorchester, MA 02122					
Phone Number	Policy # 1000540636				
Other Phone	Ins Claim # C04001660	Date of Loss	02/01/2004		
Ins Company ASG/Assurant					

## Coverage - Building

### Exterior (60' x 33' x 8')

	1,980 sf Floor	1,481 sf Wall	1,980 sf Ceiling	186 lf Floor	186 lf Ceiling	15,840 cf Volume	Repl. Cost	Depr.	ACV	OP	RD
Replace Built-Up Roof			19.8 SQ @ \$272.32	\$5,391.94	\$1,347.98	\$4,043.96					
Replace insulation, Rigid			1488 SF @ \$0.83	\$1,235.04	\$308.76	\$926.28					
Replace Rafters			1551 LF @ \$3.18	\$4,932.18	\$1,085.08	\$3,847.10					
Replace Roof Sheathing			1980 SF @ \$0.83	\$1,643.40	\$410.85	\$1,232.55					
Replace Flashing, Aluminum			186 LF @ \$4.61	\$857.46	\$214.37	\$643.09					
Replace Wall Sheathing Plywoc :)			1488 SF @ \$1.24	\$1,845.12	\$405.93	\$1,439.19					
Replace Housewrap			2418 SF @ \$0.22	\$531.96	\$132.99	\$398.97					
Replace Siding, Vinyl			2418 SF @ \$2.32	\$5,609.76	\$1,402.44	\$4,207.32					
Replace Guttering			153 LF @ \$5.45	\$833.85	\$208.46	\$625.39					
Replace Fascia			153 LF @ \$2.21	\$338.13	\$84.53	\$253.60					
Replace Damaged Wall Framing			1 LS @ \$5,170.00 w	\$5,170.00	\$0.00	\$5,170.00	N	N			
this includes jacking and shoring the rear wall as the structural repairs are completed.											
4 men at 3 days = 96hrs x \$45.00 = \$4,320.00 + material allowance \$850.00 = \$5,170.00											
Exterior Total				\$28,388.84	\$5,601.39	\$22,787.45					

### Rear Porch (21' x 4' x 8' (3))

	252 sf Floor	1,201 sf Wall	252 sf Ceiling	150 lf Floor	150 lf Ceiling	2,016 cf Volume
	Repl. Cost	Depr.	ACV	OP	RD	
Replace rear porches 21' x 4' = 16sf @ 22.50/sf= \$1,890.00	3 EA @ \$1,890.00 w	\$5,670.00	\$0.00	\$5,670.00	N	N
Install and Dismantle Staging	2 WK @ \$415.00 w	\$830.00	\$0.00	\$830.00	N	N
Paint Porch, includes material	20 HR @ \$37.50 w	\$750.00	\$165.00	\$585.00	N	N
Rear Porch Total		\$7,250.00	\$165.00	\$7,085.00		

### Kitchen (12' 2" x 11' 2" x 9')

	136 sf Floor	420 sf Wall	136 sf Ceiling	47 lf Floor	47 lf Ceiling	1,223 cf Volume

	Repl. Cost	Depr.	ACV	OP RD
Replace Ceiling Insulation	136 SF @ \$1.22	\$165.92	\$33.18	\$132.74
Replace Plaster Ceiling, Thin Coat	15 12 SY @ \$16.83	\$254.47	\$55.98	\$198.49
Paint Ceiling	136 SF @ \$0.70	\$95.20	\$19.04	\$76.16
Replace Plaster Walls, Thin Coa	46 67 SY @ \$12.81	\$597.84	\$131.52	\$466.32
Paint Walls	420 SF @ \$0.70	\$294.00	\$64.68	\$229.32
Replace Insulation, Batt	420 SF @ \$0.43	\$180.60	\$39.73	\$140.87
Replace Light Fixture	1 EA @ \$92.31	\$92.31	\$20.31	\$72.00
Replace Cabinet, Base, Wood	6 LF @ \$98.00	\$588.00	\$117.60	\$470.40
Replace Kitchen Sink, Double	1 EA @ \$257.00	\$257.00	\$65.54	\$200.46
<b>Average grade, stainless steel double kitchen sink and labor to install</b>				
Replace Stove, Gas	1 EA @ \$424.72	\$424.72	\$106.18	\$318.54
Replace Window, Double Hung Vinyl	2 EA @ \$152.41	\$704.82	\$155.06	\$549.76
Replace Window Trim	2 EA @ \$58.00	\$116.00	\$25.52	\$90.48
Paint Window Trim	2 EA @ \$24.12	\$48.24	\$10.61	\$37.63
Replace Door Trim	2 EA @ \$54.42	\$108.84	\$21.77	\$87.07
Replace Subfloor -	136 SF @ \$1.46	\$198.56	\$43.68	\$154.88
Replace Vinyl Sheet Floor	15 12 SY @ \$28.93	\$437.42	\$96.23	\$341.19
Kitchen Total		\$4,563.94	\$997.63	\$3,566.31

Rear Hallway (8' 9" x 3' 3" x 9')	28 sf Floor	216 sf Wall	28 sf Ceiling	24 lf Floor	24 lf Ceiling	256 cf Volume
				Repl. Cost	Depr.	ACV OP RD
Replace Ceiling Insulation			28 SF @ \$1.22	\$34.16	\$6.83	\$27.33
Replace Plaster Ceiling, Thin Coat			3 12 SY @ \$16.83	\$52.51	\$11.55	\$40.96
Paint Ceiling			28 SF @ \$0.70	\$19.60	\$4.31	\$15.29
Replace Plaster Walls, Thin Coa			24 SY @ \$12.81	\$307.44	\$67.64	\$239.80
Replace Insulation, Batt			216 SF @ \$0.43	\$92.88	\$20.43	\$72.45
Paint Walls			216 SF @ \$0.70	\$151.20	\$33.26	\$117.94
Replace Cased Opening, Door			3 EA @ \$54.42	\$163.26	\$35.92	\$127.34
Paint Cased Opening, Door			3 EA @ \$20.36	\$61.08	\$13.44	\$47.64
Replace Flush Int. SC Door, Pre Hung			2 EA @ \$232.41	\$464.82	\$102.26	\$362.56
Paint Flush Int. SC Door, Pre-Hung			2 EA @ \$38.31	\$76.62	\$16.86	\$59.76
Refinish Hardwood Floor			28 SF @ \$2.52	\$70.56	\$15.52	\$55.04
Rear Hallway Total				\$1,494.13	\$328.02	\$1,166.11

Right Rear Bedroom (11' 6" x 8' 4" x 9')	96 sf Floor	357 sf Wall	96 sf Ceiling	40 lf Floor	40 lf Ceiling	863 cf Volume
				Repl. Cost	Depr.	ACV OP RD
Replace Plaster Ceiling, Thin Coat			10.67 SY @ \$16.83	\$179.58	\$39.51	\$140.07
Replace Ceiling Insulation			96 SF @ \$1.22	\$117.12	\$25.77	\$91.35
Replace Light Fixture			1 EA @ \$92.31	\$92.31	\$20.31	\$72.00
Paint Ceiling			96 SF @ \$0.70	\$67.20	\$14.78	\$52.42
Replace Plaster Walls, Thin Coa			39 67 SY @ \$12.81	\$508.17	\$111.80	\$396.37
Replace Insulation, Batt			357 SF @ \$0.43	\$153.51	\$33.77	\$119.74
Paint Walls			357 SF @ \$0.70	\$249.90	\$49.98	\$199.92
Replace Window, Double Hung, Vinyl			1 EA @ \$352.41	\$352.41	\$70.48	\$281.93
Replace Subfloor -			96 SF @ \$1.46	\$140.16	\$30.84	\$109.32

	Repl. Cost	Depr.	ACV	OP	RD
Replace T&G Hardwood Floor	100.8 SF @ \$6.33	\$638.06	\$140.37	\$497.69	
Refinish T&G Hardwood Floor	96 SF @ \$2.52	\$241.92	\$53.22	\$188.70	
Right Rear Bedroom Total		\$2,740.34	\$590.83	\$2,149.51	

Middle Hallway (21' x 13' x 9')	68 sf Floor	436 sf Wall	68 sf Ceiling	48 lf Floor	48 lf Ceiling	614 cf Volume
					Repl. Cost	Depr.
Replace Plaster Ceiling, Thin Coat			7.56 SY @ \$16.83	\$127.23	\$27.99	\$99.24
Replace Ceiling Insulation			68 SF @ \$1.22	\$82.96	\$18.25	\$64.71
Replace Light Fixture			1 EA @ \$92.31	\$92.31	\$20.31	\$72.00
Paint Ceiling			68 SF @ \$0.70	\$47.60	\$10.47	\$37.13
Replace Plaster Walls, Thin Coat			48 45 SY @ \$12.81	\$620.64	\$136.54	\$484.10
Replace Insulation, Batt			436 SF @ \$0.43	\$187.48	\$41.25	\$146.23
Paint Walls			436 SF @ \$0.70	\$305.20	\$61.04	\$244.16
Refinish T&G Hardwood Floor			68 SF @ \$2.52	\$171.36	\$37.70	\$133.66
Rem & Reinstall Cased Opening, Door			1 EA @ \$20.59	\$20.59	\$0.00	\$20.59
Middle Hallway Total				\$1,655.37	\$353.55	\$1,301.82

Right Front Bedroom (11' 6" x 10' 6" x 9')	152 sf Floor	450 sf Wall	152 sf Ceiling	50 lf Floor	50 lf Ceiling	1,370 cf Volume
					Repl. Cost	Depr.
Replace Plaster Ceiling, Thin Coat			16.89 SY @ \$16.83	\$284.26	\$62.54	\$221.72
Replace Ceiling Insulation			152 SF @ \$1.22	\$185.44	\$40.80	\$144.64
Replace Light Fixture			1 EA @ \$92.31	\$92.31	\$20.31	\$72.00
Paint Ceiling			152 SF @ \$0.70	\$106.40	\$23.41	\$82.99
Replace Plaster Walls, Thin Coat			50 SY @ \$12.81	\$640.50	\$140.91	\$499.59
Replace Insulation, Batt			450 SF @ \$0.43	\$193.50	\$42.57	\$150.93
Paint Walls			450 SF @ \$0.70	\$315.00	\$63.00	\$252.00
Rem & Reinstall Cased Opening, Door			1 EA @ \$20.59	\$20.59	\$0.00	\$20.59
Replace Flush Int. SC Door, Pre Hung			1 EA @ \$232.41	\$232.41	\$46.48	\$185.93
Paint Flush Int. SC Door, Pre-Hung			1 EA @ \$38.31	\$38.31	\$8.43	\$29.88
Replace Carpet, per SY			16.89 SY @ \$26.79	\$452.48	\$99.55	\$352.93
Replace Carpet Pad, per SY			16.89 SY @ \$4.75	\$80.23	\$17.65	\$62.58
Replace Subfloor -			152 SF @ \$1.46	\$221.92	\$48.82	\$173.10
Replace Window, Double Hung, Vinyl			2 EA @ \$352.41	\$704.82	\$155.06	\$549.76
Replace Window Trim			2 EA @ \$54.42	\$108.84	\$23.94	\$84.90
Paint Window Trim			2 EA @ \$24.00	\$48.00	\$10.56	\$37.44
Right Front Bedroom Total				\$3,725.01	\$804.03	\$2,920.98

Left Front Bedroom (11' x 10' x 9')	110 sf Floor	378 sf Wall	110 sf Ceiling	42 lf Floor	42 lf Ceiling	990 cf Volume
					Repl. Cost	Depr.
Replace Plaster Ceiling, Thin Coat			12.23 SY @ \$16.83	\$205.83	\$45.28	\$160.55
Replace Ceiling Insulation			110 SF @ \$1.22	\$134.20	\$29.52	\$104.68
Replace Light Fixture			1 EA @ \$92.31	\$92.31	\$20.31	\$72.00
Paint Ceiling			110 SF @ \$0.70	\$77.00	\$16.94	\$60.06
Replace Plaster Walls, Thin Coat			42 SY @ \$12.81	\$538.02	\$118.36	\$419.66
Replace Insulation, Batt			378 SF @ \$0.43	\$162.54	\$35.76	\$126.78

Adjuster Summary (MS/B 0120)

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C 0415

	Repl. Cost	Depr.	ACV	OP RD
Paint Walls	378 SF @ \$0.70	\$264.60	\$52.92	\$211.68
Rem & Reinstall Cased Opening, Door	1 EA @ \$20.59	\$20.59	\$0.00	\$20.59
Replace Flush Int. SC Door, Pre Hung	1 EA @ \$232.41	\$232.41	\$46.48	\$185.93
Paint Flush Int. SC Door, Pre-Hung	1 EA @ \$38.31	\$38.31	\$8.43	\$29.88
Replace Carpet, per SY	12.23 SY @ \$26.79	\$327.64	\$72.08	\$255.56
Replace Carpet Pad, per SY	12.23 SY @ \$4.75	\$58.09	\$12.78	\$45.31
Replace Subfloor -	110 SF @ \$1.46	\$160.60	\$35.33	\$125.27
Replace Window, Double Hung Vinyl	2 EA @ \$352.41	\$704.82	\$155.06	\$549.76
Replace Window Trim	2 EA @ \$54.42	\$108.84	\$23.94	\$84.90
Paint Window Trim	2 EA @ \$24.00	\$48.00	\$10.56	\$37.44
Left Front Bedroom Total	\$3,173.80	\$683.75	\$2,490.05	

**Middle Right Bedroom (11' 4" x 11' 8" x 9')**

132 sf Floor	414 sf Wall	132 sf Ceiling	46 lf Floor	46 lf Ceiling	1,190 cf Volume
			Repl. Cost	Depr.	ACV OP RD
Replace Ceiling Insulation		132 SF @ \$1.22	\$161.04	\$35.43	\$125.61
Replace Plaster Ceiling, Thin Coat		14.67 SY @ \$16.83	\$246.90	\$54.32	\$192.58
Paint Ceiling		132 SF @ \$0.70	\$92.40	\$20.33	\$72.07
Replace Light Fixture		1 EA @ \$92.31	\$92.31	\$20.31	\$72.00
Replace Insulation, Batt		414 SF @ \$0.43	\$178.02	\$39.16	\$138.86
Replace Plaster Walls, Thin Coat		46 SY @ \$12.81	\$589.26	\$129.64	\$459.62
Paint Walls		414 SF @ \$0.70	\$289.80	\$63.76	\$226.04
Replace Ceiling Fan		1 EA @ \$170.54	\$170.54	\$37.52	\$133.02
Replace Window, Double Hung Vinyl		1 EA @ \$352.41	\$352.41	\$77.53	\$274.88
Replace Subfloor -		132 SF @ \$1.46	\$192.72	\$42.40	\$150.32
Replace Carpet Pad, per SY		14.67 SY @ \$4.75	\$69.68	\$15.33	\$54.35
Replace Carpet, per SY		14.67 SY @ \$26.79	\$393.01	\$86.46	\$306.55
Middle Right Bedroom Total		\$2,828.09	\$622.19	\$2,205.90	

**Bathroom (8' 6" x 4' 8" x 9')**

40 sf Floor	237 sf Wall	40 sf Ceiling	26 lf Floor	26 lf Ceiling	357 cf Volume
			Repl. Cost	Depr.	ACV OP RD
Paint Ceiling		40 SF @ \$0.70	\$28.00	\$6.16	\$21.84
Paint Walls		237 SF @ \$0.70	\$165.90	\$36.50	\$129.40
Rem & Reinstall Commode (Toilet)		1 EA @ \$84.00	\$84.00	\$0.00	\$84.00
Rem & Reinstall Vanity 30"		1 EA @ \$21.63	\$21.63	\$0.00	\$21.63
Replace Window, Casement		1 EA @ \$306.01	\$306.01	\$67.32	\$238.69
Bathroom Total		\$605.54	\$109.98	\$495.56	

**Living Room (15' 2" x 4' 4" x 9')**

217 sf Floor	531 sf Wall	217 sf Ceiling	59 lf Floor	59 lf Ceiling	1,956 cf Volume
			Repl. Cost	Depr.	ACV OP RD
Replace Ceiling Insulation		217 SF @ \$1.22	\$264.74	\$58.24	\$206.50
Replace Plaster Ceiling, Thin Coat		24.12 SY @ \$16.83	\$405.94	\$89.31	\$316.63
Replace Light Fixture		1 EA @ \$92.31	\$92.31	\$20.31	\$72.00
Paint Ceiling		217 SF @ \$0.70	\$151.90	\$33.42	\$118.48
Replace Ceiling Fan		1 EA @ \$170.54	\$170.54	\$37.52	\$133.02
Replace Insulation, Batt		531 SF @ \$0.43	\$228.33	\$45.67	\$182.66

Adjuster Summary (MS/B 0120)

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C 0416

	Repl. Cost	Depr.	ACV	OP RD
Replace Plaster & Lath Walls	59 SY @ \$38.67	\$2,281.53	\$501.94	\$1,779.59
Paint Walls	531 SF @ \$0.70	\$371.70	\$81.77	\$289.93
Replace Flush Int SC Door, Pre-Hung	1 EA @ \$232.41	\$232.41	\$51.13	\$181.28
Paint Flush Int. SC Door, Pre-Hung	1 EA @ \$38.31	\$38.31	\$8.43	\$29.88
Replace Subfloor -	217 SF @ \$1.46	\$316.82	\$69.70	\$247.12
Replace T&G Hardwood Floor	227.85 SF @ \$6.33	\$1,442.29	\$317.30	\$1,124.99
Refinish T&G Hardwood Floor	217 SF @ \$2.52	\$546.84	\$120.30	\$426.54
Replace Window, Double Hung, Vinyl	3 EA @ \$352.41	\$1,057.23	\$232.59	\$824.64
Replace Window Trim	3 EA @ \$54.42	\$163.26	\$35.92	\$127.34
Paint Window Trim	3 EA @ \$24.00	\$72.00	\$15.84	\$56.16
Living Room Total		\$7,836.15	\$1,719.39	\$6,116.76

**Den (10' 6" x 8' 4" x 8')**

88 sf Floor	301 s Wall	88 sf Ceiling	38 lf Floor	38 lf Ceiling	700 cf Volume
			Repl. Cost	Depr.	ACV OP RD
Replace Ceiling Insulation		88 SF @ \$1.22	\$107.36	\$23.62	\$83.74
Replace Plaster Ceiling, Thin Coat		9.78 SY @ \$16.83	\$164.60	\$36.21	\$128.39
Paint Ceiling		88 SF @ \$0.70	\$61.60	\$13.55	\$48.05
Replace Light Fixture		1 EA @ \$92.31	\$92.31	\$20.31	\$72.00
Replace Insulation, Batt		301 SF @ \$0.43	\$129.43	\$28.47	\$100.96
Replace Plaster Walls, Thin Coa		33.45 SY @ \$12.81	\$428.49	\$94.27	\$334.22
Replace Flush Int. SC Door, Pre Hung		1 EA @ \$232.41	\$232.41	\$51.13	\$181.28
Paint Flush Int. SC Door, Pre-Hung		1 EA @ \$38.31	\$38.31	\$8.43	\$29.88
Replace Cased Opening, Door		1 EA @ \$54.42	\$54.42	\$11.97	\$42.45
Paint Cased Opening, Door		1 EA @ \$20.36	\$20.36	\$4.48	\$15.88
Replace Subfloor -		88 SF @ \$1.46	\$128.48	\$28.27	\$100.21
Replace Carpet Pad, per SY		9.78 SY @ \$4.75	\$46.46	\$10.22	\$36.24
Replace Carpet, per SY		9.78 SY @ \$26.79	\$262.01	\$57.64	\$204.37
Den Total			\$1,766.24	\$388.57	\$1,377.67

**Stairwell from the 3rd floor (18' 4" x 5' 6" x 12')**

101 sf Floor	572 s Wall	101 sf Ceiling	48 lf Floor	48 lf Ceiling	1,210 cf Volume
			Repl. Cost	Depr.	ACV OP RD
Paint Ceiling		101 SF @ \$0.70	\$70.70	\$15.55	\$55.15
Replace Insulation, Batt as neccs		1 LS @ \$155.00	\$155.00	\$0.00	\$155.00
Repair Plaster Wall		1 LS @ \$235.00	\$235.00	\$0.00	\$235.00
Paint Aromatic Cedar Board Wa ls		572 SF @ \$0.54	\$308.88	\$67.95	\$240.93
Replace Window, Casement, Vinyl		1 EA @ \$389.21	\$389.21	\$85.63	\$303.58
Replace Window Trim		1 EA @ \$54.42	\$54.42	\$11.97	\$42.45
Paint Window trim		1 EA @ \$24.00	\$24.00	\$5.28	\$18.72
Stairwell from the 3rd floor Total			\$1,237.21	\$186.38	\$1,050.83

**Master Bedroom (12' x 12' x 9')**

144 sf Floor	432 s Wall	144 sf Ceiling	48 lf Floor	48 lf Ceiling	1,296 cf Volume
			Repl. Cost	Depr.	ACV OP RD
Replace Acoustical Ceiling Tile		144 SF @ \$2.58	\$371.52	\$81.73	\$289.79
Paint Acoustical Ceiling Tile		144 SF @ \$0.54	\$77.76	\$17.11	\$60.65
Rem & Reinstall Ceiling Fan		1 EA @ \$52.36	\$52.36	\$0.00	\$52.36

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	Repl. Cost	Depr.	ACV	OP RD
Paint Ceiling	144 SF @ \$0.70	\$100.80	\$22.18	\$78.62
Paint Walls	432 SF @ \$0.70	\$302.40	\$66.53	\$235.87
Replace Window, Double Hung, Vinyl	1 EA @ \$352.41	\$352.41	\$77.53	\$274.88
Replace Window Trim	1 EA @ \$54.42	\$54.42	\$11.97	\$42.45
Paint Window Trim	1 EA @ \$24.00	\$24.00	\$5.28	\$18.72
Refinish T&G Hardwood Floor	144 SF @ \$2.52	\$362.88	\$79.83	\$283.05
Master Bedroom Total		\$1,698.55	\$362.16	\$1,336.39

**Kitchen (12' 2" x 11' 6" x 9')**

140 sf Floor	426 s Wall	140 sf Ceiling	47 lf Floor	47 lf Ceiling	1,259 cf Volume
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	Repl. Cost	Depr.	ACV	OP RD
Replace Ceiling Insulation	140 SF @ \$1.22	\$170.80	\$37.58	\$133.22
Replace Plaster Ceiling, Thin Coat	15.56 SY @ \$16.83	\$261.87	\$57.61	\$204.26
Paint Ceiling	140 SF @ \$0.70	\$98.00	\$21.56	\$76.44
Replace Ceiling Fan	1 EA @ \$170.54	\$170.54	\$37.52	\$133.02
Replace Insulation, Batt	426 SF @ \$0.43	\$183.18	\$40.30	\$142.88
Replace Plaster Walls, Thin Coa	47.34 SY @ \$12.81	\$606.43	\$133.41	\$473.02
Paint Walls	426 SF @ \$0.70	\$298.20	\$65.60	\$232.60
Replace Cabinet Wall, Wood	12 LF @ \$63.89	\$766.68	\$168.67	\$598.01
Refinish Cabinet Wall, Wood	12 LF @ \$20.20	\$242.40	\$53.33	\$189.07
Replace Cabinet Hardware	4 EA @ \$16.91	\$67.64	\$14.88	\$52.76
Replace Cabinet Base, Wood	8 LF @ \$98.00	\$784.00	\$172.48	\$611.52
Refinish Cabinet Base, Wood	8 LF @ \$20.20	\$161.60	\$35.55	\$126.05
Replace Countertop, Formica	8 LF @ \$28.76	\$230.08	\$50.62	\$179.46
Rem & Reinstall Kitchen Sink, Double	1 EA @ \$84.00	\$84.00	\$0.00	\$84.00
Replace Flush SC Door, Wood	1 EA @ \$309.64	\$309.64	\$68.12	\$241.52
Paint Flush SC Door, Wood	1 EA @ \$43.70	\$43.70	\$9.61	\$34.09
Replace Cased Opening, Door	1 EA @ \$54.42	\$54.42	\$120.81	(\$66.39)
Paint Cased Opening, Door	1 EA @ \$20.36	\$20.36	\$4.48	\$15.88
Replace Subfloor -	140 SF @ \$1.46	\$204.40	\$44.97	\$159.43
Replace Vinyl Floor Tile	140 SF @ \$2.40	\$336.00	\$73.92	\$262.08
Kitchen Total		\$5,093.94	\$1,211.02	\$3,882.92

**Rear Hallway (8' 9" x 3' 3" x 9')**

28 sf Floor	216 s Wall	28 sf Ceiling	24 lf Floor	24 lf Ceiling	256 cf Volume
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	Repl. Cost	Depr.	ACV	OP RD
Replace Ceiling Insulation	28 SF @ \$1.22	\$34.16	\$7.52	\$26.64
Replace Plaster Ceiling, Thin Cc ll	3.12 SY @ \$16.83	\$52.51	\$11.55	\$40.96
Paint Ceiling	28 SF @ \$0.70	\$19.60	\$4.31	\$15.29
Replace Plaster Walls, Thin Coa	24 SY @ \$12.81	\$307.44	\$67.64	\$239.80
Paint Plaster Walls, Thin Coat	24 SY @ \$4.97	\$119.28	\$26.24	\$93.04
Replace Subfloor -	28 SF @ \$1.46	\$40.88	\$8.99	\$31.89
Refinish T&G Hardwood Floor	28 SF @ \$2.52	\$70.56	\$15.52	\$55.04
Refinish Cased Opening, Door	1 EA @ \$34.43	\$34.43	\$7.57	\$26.86
Rear Hallway Total		\$678.86	\$149.34	\$529.52

**Right Rear Bedroom (11' 6" x 8' 4" x 9')**

96 sf Floor	357 s Wall	96 sf Ceiling	40 lf Floor	40 lf Ceiling	863 cf Volume
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	Repl. Cost	Depr.	ACV	OP RD
Clean Ceiling -	96 SF @ \$0.25	\$24.00	\$0.00	\$24.00
Clean Walls -	357 SF @ \$0.25	\$89.25	\$0.00	\$89.25
Replace Carpet Pad, per SY	10.67 SY @ \$4.75	\$50.68	\$11.15	\$39.53
Replace Carpet, per SY	10.67 SY @ \$26.79	\$285.85	\$62.89	\$222.96
Right Rear Bedroom Total		\$449.78	\$74.04	\$375.74

<b>Hallway (21' x 3' 3" x 9')</b>					
68 sf Floor	436 sf Wall	68 sf Ceiling	48 lf Floor	48 lf Ceiling	614 cf Volume
Clean Ceiling -		68 SF @ \$0.25	\$17.00	\$0.00	\$17.00
Clean Walls -		436 SF @ \$0.25	\$109.00	\$0.00	\$109.00
Refinish T&G Pine Floor		68 SF @ \$2.52	\$171.36	\$37.70	\$133.66
Hallway Total			\$297.36	\$37.70	\$259.66

<b>Right Front Bedroom (11' 6" x 10' 6" x 9')</b>					
152 sf Floor	450 sf Wall	152 sf Ceiling	50 lf Floor	50 lf Ceiling	1,370 cf Volume
Clean Ceiling -		152 SF @ \$0.25	\$38.00	\$0.00	\$38.00
Clean Walls -		450 SF @ \$0.25	\$112.50	\$0.00	\$112.50
Replace Carpet Pad, per SY		16.89 SY @ \$4.75	\$80.23	\$17.65	\$62.58
Replace Carpet, per SY		16.89 SY @ \$26.79	\$452.48	\$99.55	\$352.93
Right Front Bedroom Total			\$683.21	\$117.20	\$566.01

<b>Left Front Bedroom (11' x 10' x 9')</b>					
110 sf Floor	378 sf Wall	110 sf Ceiling	42 lf Floor	42 lf Ceiling	990 cf Volume
Clean Ceiling -		110 SF @ \$0.25	\$27.50	\$0.00	\$27.50
Clean Walls -		378 SF @ \$0.25	\$94.50	\$0.00	\$94.50
Replace Carpet Pad, per SY		12.23 SY @ \$4.75	\$58.09	\$12.78	\$45.31
Replace Carpet, per SY		12.23 SY @ \$26.79	\$327.64	\$72.08	\$255.56
Left Front Bedroom Total			\$507.73	\$84.86	\$422.87

<b>Middle Bedroom (11' 4" x 11' 8" x 9')</b>					
132 sf Floor	414 sf Wall	132 sf Ceiling	46 lf Floor	46 lf Ceiling	1,190 cf Volume
Clean Ceiling -		132 SF @ \$0.25	\$33.00	\$0.00	\$33.00
Clean Walls -		414 SF @ \$0.25	\$103.50	\$0.00	\$103.50
Replace Carpet Pad, per SY		14.67 SY @ \$4.75	\$69.68	\$0.00	\$69.68
Replace Carpet, per SY		14.67 SY @ \$26.79	\$393.01	\$0.00	\$393.01
Middle Bedroom Total			\$599.19	\$0.00	\$599.19

<b>Bathroom (8' 6" x 4' 8" x 9')</b>					
40 sf Floor	237 sf Wall	40 sf Ceiling	26 lf Floor	26 lf Ceiling	357 cf Volume
Clean Ceiling -		40 SF @ \$0.25	\$10.00	\$0.00	\$10.00

Adjuster Summary (MS/B 0120)  
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		Repl. Cost	Depr.	ACV	OP RD
Clean Walls -	237 SF @ \$0.25	\$59.25	\$0.00	\$59.25	
Clean & Wax Floor, per SF	40 SF @ \$0.39	\$15.60	\$0.00	\$15.60	
Bathroom Total	\$84.85	\$0.00	\$84.85		

<b>Living Room (15' 2" x 4' 4" x 8')</b>					
217 sf Floor	472 f Wall	217 sf Ceiling	59 lf Floor	59 lf Ceiling	1,739 cf Volume

	Repl. Cost	Depr.	ACV	OP RD
Clean Ceiling -	217 SF @ \$0.25	\$54.25	\$0.00	\$54.25
Clean Walls -	472 SF @ \$0.25	\$118.00	\$0.00	\$118.00
Replace Carpet Pad, per SY	24.12 SY @ \$4.75	\$114.57	\$0.00	\$114.57
Replace Carpet, per SY	24.12 SY @ \$26.79	\$646.17	\$0.00	\$646.17
Living Room Total	\$932.99	\$0.00	\$932.99	

<b>Left Front Den (10' 6" : 8' 4" x 9')</b>					
88 sf Floor	339 f Wall	88 sf Ceiling	38 lf Floor	38 lf Ceiling	788 cf Volume

	Repl. Cost	Depr.	ACV	OP RD
Clean Ceiling -	88 SF @ \$0.25	\$22.00	\$0.00	\$22.00
Clean Walls -	339 SF @ \$0.25	\$84.75	\$0.00	\$84.75
Replace Carpet Pad, per SY	9.78 SY @ \$4.75	\$46.46	\$0.00	\$46.46
Replace Carpet, per SY	9.78 SY @ \$26.79	\$262.01	\$0.00	\$262.01
Left Front Den Total	\$415.22	\$0.00	\$415.22	

<b>Kitchen (12' 2" x 11' 2" x 9')</b>					
136 sf Floor	420 sf Wall	136 sf Ceiling	47 lf Floor	47 lf Ceiling	1,223 cf Volume

	Repl. Cost	Depr.	ACV	OP RD
Clean Ceiling -	136 SF @ \$0.25	\$34.00	\$0.00	\$34.00
Clean Walls -	420 SF @ \$0.25	\$105.00	\$0.00	\$105.00
Clean & Wax Floor, per SF	136 SF @ \$0.39	\$53.04	\$0.00	\$53.04
Kitchen Total	\$192.04	\$0.00	\$192.04	

<b>Hallway (8' 9" x 3' 3" x 9')</b>					
28 sf Floor	216 sf Wall	28 sf Ceiling	24 lf Floor	24 lf Ceiling	256 cf Volume

	Repl. Cost	Depr.	ACV	OP RD
Clean Ceiling -	28 SF @ \$0.25	\$7.00	\$0.00	\$7.00
Clean Walls -	216 SF @ \$0.25	\$54.00	\$0.00	\$54.00
Refinish T&G Pine Floor	28 SF @ \$2.52	\$70.56	\$15.52	\$55.04
Hallway Total	\$131.56	\$15.52	\$116.04	

<b>Right Rear Bedroom (1' 6" x 8' 4" x 9')</b>					
96 sf Floor	357 sf Wall	96 sf Ceiling	40 lf Floor	40 lf Ceiling	863 cf Volume

	Repl. Cost	Depr.	ACV	OP RD
Clean Ceiling -	96 SF @ \$0.25	\$24.00	\$0.00	\$24.00
Clean Walls -	357 SF @ \$0.25	\$89.25	\$0.00	\$89.25
Replace Carpet Pad, per SY	10.67 SY @ \$4.75	\$50.68	\$11.15	\$39.53
Replace Carpet, per SY	10.67 SY @ \$26.79	\$285.85	\$62.89	\$222.96

Adjuster Summary (MS/B 0120)  
Claim # 04-10231

		Repl. Cost	Depr.	ACV	OP RD
Right Rear Bedroom Total		\$449.78	\$74.04	\$375.74	

<b>Hallway (21' x 3' 3" x 9')</b>		68 sf Floor	436 sf Wall	68 sf Ceiling	48 lf Floor	48 lf Ceiling	614 cf Volume
					Repl. Cost	Depr.	ACV OP RD
Clean Ceiling -				68 SF @ \$0.25	\$17.00	\$0.00	\$17.00
Clean Walls -				436 SF @ \$0.25	\$109.00	\$0.00	\$109.00
Refinish T&G Pine Floor				68 SF @ \$2.52	\$171.36	\$37.70	\$133.66
				Hallway Total	\$297.36	\$37.70	\$259.66

<b>Right Front Bedroom (11' 6" x 10' 6" x 9')</b>		152 sf Floor	450 lf Wall	152 sf Ceiling	50 lf Floor	50 lf Ceiling	1,370 cf Volume
					Repl. Cost	Depr.	ACV OP RD
Clean Ceiling -				152 SF @ \$0.25	\$38.00	\$0.00	\$38.00
Clean Walls -				450 SF @ \$0.25	\$112.50	\$0.00	\$112.50
Replace Carpet Pad, per SY				16.89 SY @ \$4.75	\$80.23	\$17.65	\$62.58
Replace Carpet, per SY				16.89 SY @ \$26.79	\$452.48	\$99.55	\$352.93
				Right Front Bedroom Total	\$683.21	\$117.20	\$566.01

<b>Left Front Bedroom (11' x 10' x 9')</b>		110 sf Floor	378 lf Wall	110 sf Ceiling	42 lf Floor	42 lf Ceiling	990 cf Volume
					Repl. Cost	Depr.	ACV OP RD
Clean Ceiling -				110 SF @ \$0.25	\$27.50	\$0.00	\$27.50
Clean Walls -				378 SF @ \$0.25	\$94.50	\$0.00	\$94.50
Replace Carpet Pad, per SY				12.23 SY @ \$4.75	\$58.09	\$12.78	\$45.31
Replace Carpet, per SY				12.23 SY @ \$26.79	\$327.64	\$72.08	\$255.56
				Left Front Bedroom Total	\$507.73	\$84.86	\$422.87

<b>Middle Bedroom (11' 8" x 11' 4" x 9')</b>		132 sf Floor	414 lf Wall	132 sf Ceiling	46 lf Floor	46 lf Ceiling	1,190 cf Volume
					Repl. Cost	Depr.	ACV OP RD
Clean Ceiling -				132 SF @ \$0.25	\$33.00	\$0.00	\$33.00
Clean Walls -				414 SF @ \$0.25	\$103.50	\$0.00	\$103.50
Replace Carpet Pad, per SY				14.67 SY @ \$4.75	\$69.68	\$15.33	\$54.35
Replace Carpet, per SY				14.67 SY @ \$26.79	\$393.01	\$86.46	\$306.55
				Middle Bedroom Total	\$599.19	\$101.79	\$497.40

<b>Bathroom (8' 6" x 4' 8" x 9')</b>		40 sf Floor	237 sf Wall	40 sf Ceiling	26 lf Floor	26 lf Ceiling	357 cf Volume
					Repl. Cost	Depr.	ACV OP RD
Clean Ceiling -				40 SF @ \$0.25	\$10.00	\$0.00	\$10.00
Clean Walls -				237 SF @ \$0.25	\$59.25	\$0.00	\$59.25
Clean & Wax Floor, per SF				40 SF @ \$0.39	\$15.60	\$0.00	\$15.60
				Bathroom Total	\$84.85	\$0.00	\$84.85

<b>Living Room (15' 2" x 14' 4" x 9')</b>		<b>217 sf Floor</b>	<b>531 sf Wall</b>	<b>217 sf Ceiling</b>	<b>59 lf Floor</b>	<b>59 lf Ceiling</b>	<b>1,956 cf Volume</b>
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		<b>Repl. Cost</b>	<b>Depr.</b>	<b>ACV</b>	<b>OP</b>	<b>RD</b>
Clean Ceiling -	217 SF @ \$0.25	\$54.25	\$0.00	\$54.25		
Clean Walls -	531 SF @ \$0.25	\$132.75	\$0.00	\$132.75		
Replace Carpet Pad, per SY	24.12 SY @ \$4.75	\$114.57	\$25.21	\$89.36		
Replace Carpet, per SY	24.12 SY @ \$26.79	\$646.17	\$142.16	\$504.01		
Living Room Total		\$947.74	\$167.37	\$780.37		

<b>Den (10' 6" x 8' 4" x 9')</b>		<b>88 sf Floor</b>	<b>339 sf Wall</b>	<b>88 sf Ceiling</b>	<b>38 lf Floor</b>	<b>38 lf Ceiling</b>	<b>788 cf Volume</b>
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		<b>Repl. Cost</b>	<b>Depr.</b>	<b>ACV</b>	<b>OP</b>	<b>RD</b>
Clean Ceiling -	88 SF @ \$0.25	\$22.00	\$0.00	\$22.00		
Clean Walls -	339 SF @ \$0.25	\$84.75	\$0.00	\$84.75		
Replace Carpet Pad, per SY	9.78 SY @ \$4.75	\$46.46	\$10.22	\$36.24		
Replace Carpet, per SY	9.78 SY @ \$26.79	\$262.01	\$57.64	\$204.37		
Den Total		\$415.22	\$67.86	\$347.36		

<b>General Conditions</b>						
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		<b>Repl. Cost</b>	<b>Depr.</b>	<b>ACV</b>	<b>OP</b>	<b>RD</b>
Check, Test, and Install Electrical	24 HR @ \$65.00 w	\$1,560.00	\$0.00	\$1,560.00	N	N
Check, Test and Install Plumbing as Neccs.	18 HR @ \$65.00 w	\$1,170.00	\$0.00	\$1,170.00	N	N
Demo and Tear Out	96 HR @ \$35.00 w	\$3,360.00	\$0.00	\$3,360.00	N	N
Prep and Protection Allowance	24 HR @ \$30.00 w	\$720.00	\$0.00	\$720.00	N	N
Debris Disposal and Hauling	3 LD @ \$550.00 w	\$1,650.00	\$0.00	\$1,650.00	N	N
Ongoing and Post Site Clean U .	32 HR @ \$30.00 w	\$960.00	\$0.00	\$960.00	N	N
General Conditions Total		\$9,420.00	\$0.00	\$9,420.00		
Coverage - Building Totals		\$92,435.02	\$15,253.37	\$77,181.65		

<b>Summary</b>						
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	<b>Repl. Cost</b>	<b>Depr.</b>	<b>ACV</b>
Estimate Totals	\$92,435.02	\$15,253.37	\$77,181.65
Less Amount Not Subject To Overhead & Profit	(\$22,075.00)	(\$165.00)	(\$21,910.00)
Amount Subject To Overhead & Profit	\$70,360.02	\$15,088.37	\$55,271.65
Contractor's Overhead & Profit (20%)	\$14,072.00	\$3,017.67	\$11,054.33
Sub-Total	\$84,432.02	\$18,106.04	\$66,325.98
Amount Not Subject To Overhead & Profit	\$22,075.00	\$165.00	\$21,910.00
Total With Overhead & Profit	\$106,507.02	\$18,271.04	\$88,235.98
Mass tax	\$331.63	\$0.00	\$331.63
Total With Tax	\$106,838.65	\$18,271.04	\$88,567.61
Less Non-Recoverable Depreciation	(\$165.00)	(\$165.00)	
Sub-Total	\$106,673.65	\$18,106.04	\$88,567.61
Less Deductible Applied (\$0.00 Maximum)	\$0.00	\$0.00	\$0.00
Net Claim	\$106,673.65	\$18,106.04	\$88,567.61

A copy of this document does not constitute a settlement of this claim. The above figures are subject to insurance company approval.

Accepted by \_\_\_\_\_

**Price Database Legend**

All prices from MA-Boston Residential 09/2003

w = Write-in

\* = Modified